

401(k) participants today, the simple return of their original investments is a cause for celebration. Having a put feature makes the program all the more attractive to participants.

[0046] Finally, the Invention includes a computer system for illustrating the performance of a hypothetical EBIC program and for computing the costs of alternative features the

5 corporation may offer. Also, this system forecasts the future performance of an existing Plan.

The system software forecasts the pre-tax and after-tax cash flows to participants under various assumptions. For the corporate plan sponsor, the illustration module projects the after-tax cash flow cost and the earnings charges arising from offering the EBIC program to employees. The system also can prepare comparisons of the results of an EBIC program implementation versus

10 a stock option plan.